

# **KENTUCKY PERSONNEL CABINET**

## Health Insurance Program Monthly Report



Prepared for:

Kentucky Group Health Insurance  
Board Members

**January 2017**

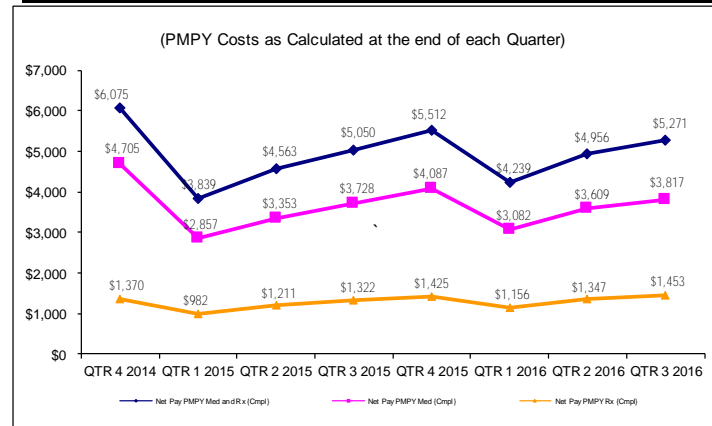
# DASHBOARD REPORT: BASED ON INCURRED CLAIMS

Includes Projections for Incurred, but Not Yet Reported (IBNR or CMPL)

## Enrollment

Fact	Sep 2015 - Aug 2016	Sep 2014 - Aug 2015	% Change
Employees Avg Med	147,308	149,106	-1.21%
Members Avg Med	262,058	262,184	-0.05%
Family Size Avg	1.8	1.8	1.17%
Member Age Avg	37.0	37.1	-0.35%

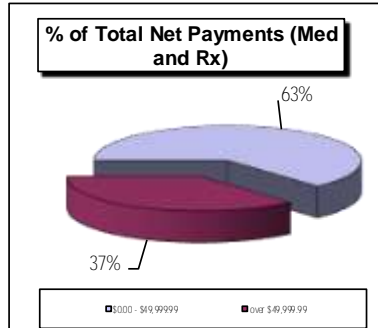
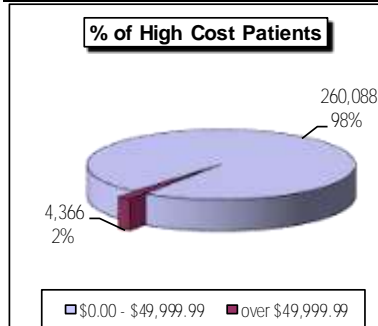
## Net Incurred Claims Cost per Member



## Allowed Claims Costs PMPY with Norms

	Sep 2014 - Aug 2015	Sep 2015 - Aug 2016	% Change	Recent US Norm	Comp to Norm
Allow Amt PMPY Med {Cmpl}	\$4,449.82	\$4,399.99	-1%	\$4,396.40	0.08%
Allow Amt PMPY IP Acute {Cmpl}	\$1,299.83	\$1,239.83	-5%	N/A	N/A
Allow Amt PMPY OP Med {Cmpl}	\$3,133.55	\$3,146.18	0%	\$3,074.32	2.28%
Allow Amt PMPY OP Fac Med {Cmpl}	\$1,719.28	\$1,742.82	1%	N/A	N/A
Allow Amt PMPY Office Med {Cmpl}	\$872.66	\$899.44	3%	N/A	N/A
Allow Amt PMPY OP Lab {Cmpl}	\$248.66	\$206.30	-17%	N/A	N/A
Allow Amt PMPY OP Rad {Cmpl}	\$453.40	\$437.83	-3%	N/A	N/A
Out of Pocket PMPY Med {Cmpl}	\$715.78	\$728.56	2%	\$611.99	16.00%
Allow Amt PMPY Rx {Cmpl}	\$1,471.31	\$1,546.85	5%	\$1,230.09	20.48%
Out of Pocket PMPY Rx {Cmpl}	\$247.79	\$209.86	-15%	\$0.00	N/A

## High Cost Claimants Sep 15—Aug 16



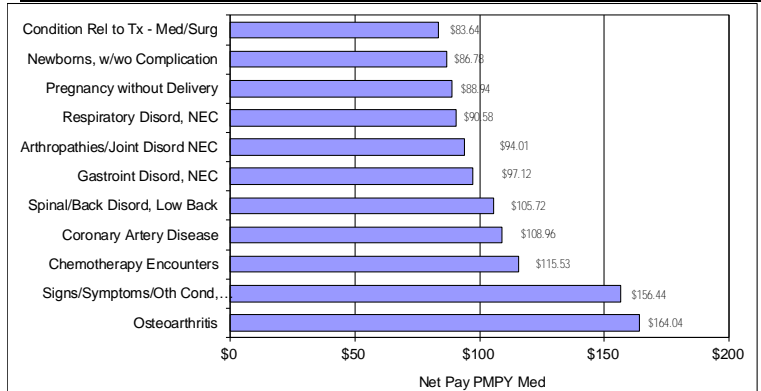
## Cost Drivers Support

Fact	Sep 2014 - Aug 2015	Sep 2015 - Aug 2016	% Change
Allow Amt Per Day Adm Acute	\$4,396.62	\$4,376.69	-0.45%
Days Per 1000 Adm Acute	290.17	277.56	-4.34%
Allow Amt Per Visit OP Fac Med	\$1,325.83	\$1,493.94	12.68%
Visits Per 1000 OP Fac Med	1,296.75	1,159.56	-10.58%
Allow Amt Per Visit Office Med	\$117.64	\$116.93	-0.60%
Visits Per 1000 Office Med	7,418.13	7,646.68	3.08%
Allow Amt Per Day Supply Rx	\$2.72	\$2.80	2.74%
Days Supply PMPY Rx	539.96	552.55	2.33%

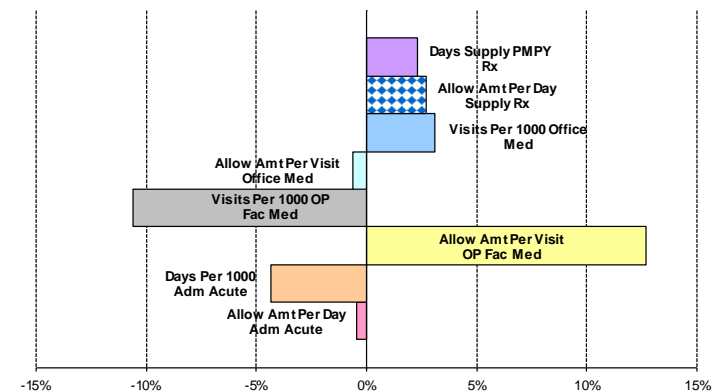
## Prescription Drug Programs

	Fact	Sep 2014 - Aug 2015	Sep 2015 - Aug 2016	% Change
Mail Order	Discount Off AWP % Rx	53.08%	52.09%	-1.87%
	Scripts Generic Efficiency Rx	95.58%	95.80%	0.23%
Retail	Discount Off AWP % Rx	57.91%	53.15%	-8.22%
	Scripts Generic Efficiency Rx	95.65%	96.77%	1.18%
Total	Discount Off AWP % Rx	56.78%	52.84%	-6.95%
	Scripts Generic Efficiency Rx	95.64%	96.66%	1.06%
	Scripts Maint Rx % Mail Order	13.56%	15.04%	10.89%

## Top 10 Clinical Conditions



## Cost Drivers—Utilization and Price Trends



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## **Introduction**

The Department of Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees' Health Plan. In response to requests for data analysis, this report has been prepared to provide information related to enrollment, claims payment, and utilization.

It is the Department's intent to update this information on a monthly basis in an effort to provide current information about Kentucky's Health Insurance Program.

## **Overview**

This report is compiled using Advantage Suite, which is DEI's health insurance information management system. Truven warehouses enrollment and claims data. Enrollment data is provided by DEI while claims data is provided by each carrier and/or TPA.

Claims information may be analyzed by either "incurred" or "paid" dates. "Incurred" reports specify paid amounts for claims that were incurred in a specified timeframe. Due to the lag time in submittal and payment of claims, historical reports that are based on incurred claims may change significantly with each new database update since additional incurred claims will be added. "Paid" claims reports specify the paid amount for claims regardless of when the claims may have been incurred. Unless otherwise specified, data contained in this report are based on "incurred" claims.

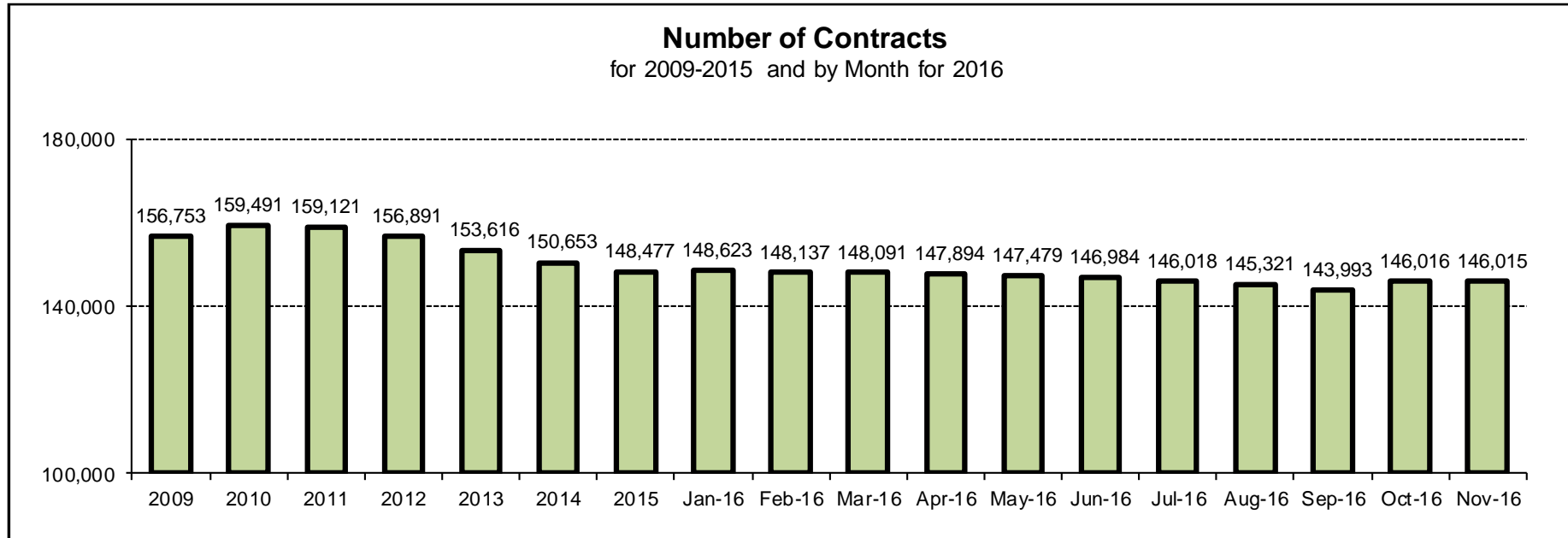
Enrollment in the KEHP changes on a daily basis due to a variety of reasons such as: new hires, adding dependents, dropping dependents, marriage, divorce, becoming Medicare eligible, etc. Therefore, Advantage Suite is dealing with a fluid enrollment base. Also, each carrier processes claims slightly differently. During 2015, Advantage Suite processed enrollment information for a total of 261,938 members as well as 7,670,160 claims (3,223,507 Medical claims and 4,446,653 prescriptions) from different carriers. When dealing with such large numbers it is impossible to tag every claim to a corresponding group, carrier, service type, etc. While the tagging rate for the KEHP data exceeds 99%, you may still see information on reports stated as "~Missing". This indicates any enrollment or claims that could not be "tagged" by Advantage Suite.

## **Definitions**

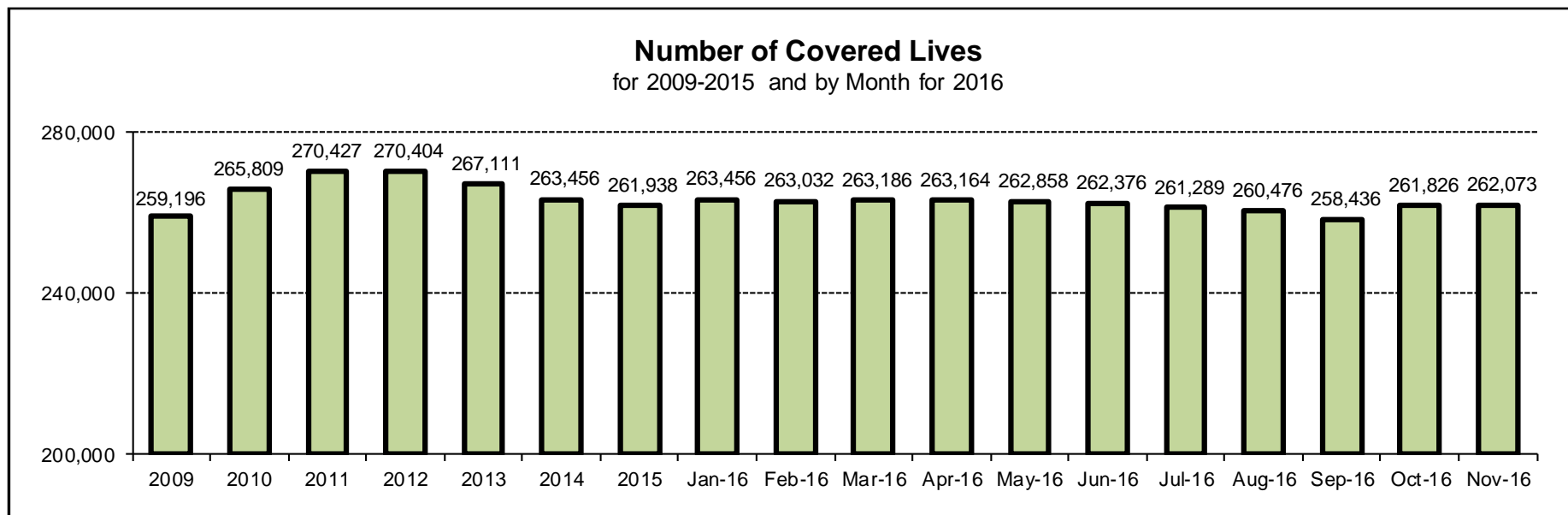
- **Employee** represents an individual eligible to participate in KEHP as a retiree in either KTRS or KRS, or by being employed by one of the agencies that participate with KEHP (example: state employee, school boards, Quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Advantage Suite deals with Cross-reference plans uniquely. Although there are in fact two “employees” Advantage Suite can only designate the planholder as an employee. Therefore, the cross-referenced spouse is considered a dependent and all claims and utilization data related to them is counted as a “member”.
- **Member** includes all employees plus any dependents that are covered through the KEHP. Members may also be referred to as “covered lives”.
- **Group** is Kentucky Retirement System (KRS), Kentucky Teachers Retirement System (KTRS), State Employees, School Boards, or Other (includes: COBRA, Health Departments, KCTCS, Quasi/Local Governments).
- **Plan** is CW Standard PPO, CW Capitol Choice, CW Optimum PPO, CW Maximum Choice, Standard PPO, Standard CDHP, LivingWell PPO and LivingWell CDHP
- **Carrier** is claims listed by carrier. (Please note that Express Scripts data is designated as Humana and CVS is designated as Anthem).
- **Generic Efficiency** means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.
- **OOP** is the amount paid out-of-pocket by the member for facility, professional, and prescription drug services. This generally includes coinsurance, co-payment, and deductible amounts.
- **Allowed Amount** is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.
- **Net Payment** is the net amount paid for all claims. It represents the amount after all pricing guidelines have been applied, and all third party, co-payment, coinsurance, and deductible amounts have been subtracted.
- **Patients** is the unique count of members who received facility, professional, or pharmacy services.
- **Days Supply** is the number of days for which drugs were supplied for prescriptions filled. It represents the number of days of drug therapy covered by a prescription.
- **Mail Order** is computed as any script filled with a “days supply” of more than 30 days, regardless of the physical location where the prescription was filled.
- **Retail** is computed as any script filled with a “days supply” of 30 days or less, regardless of the physical location where the prescription was filled.

## Enrollment

The following chart shows planholder enrollment (contracts) for 2009-2015 and monthly year-to-date for 2016. Enrollment will fluctuate on a monthly basis (Approximately 7,500 cross-referenced spouses in any given month are not included)

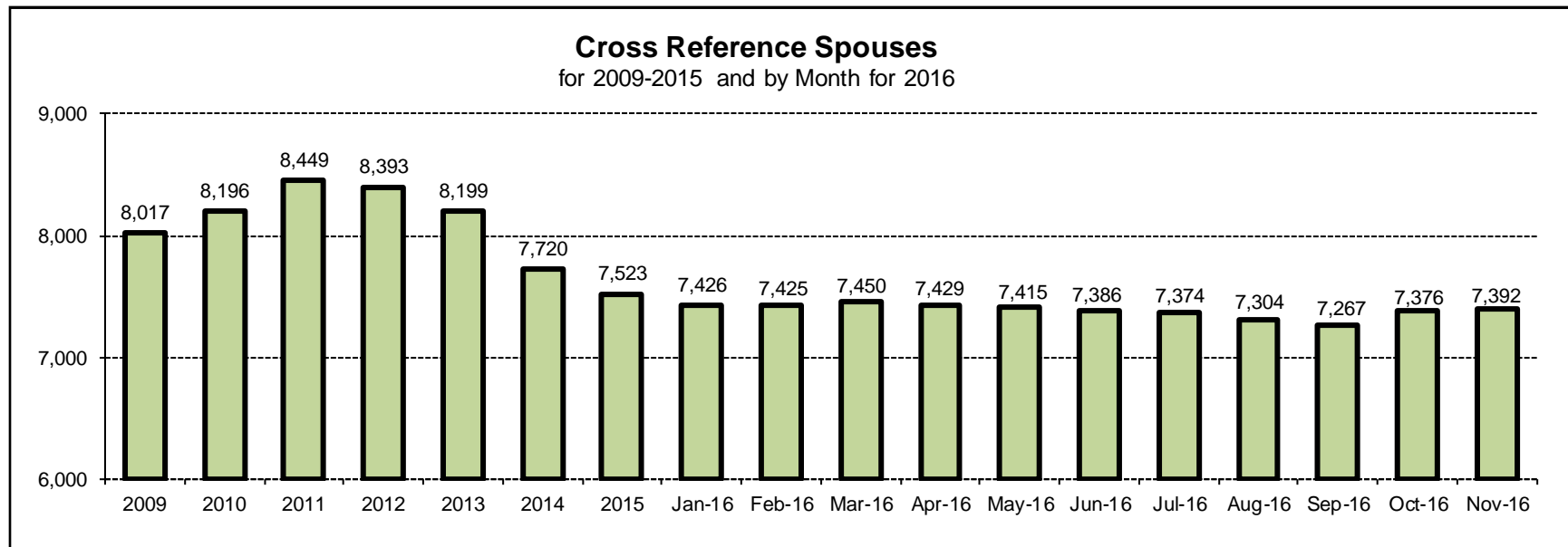


The following chart shows member enrollment (covered lives) for 2009-2015 and monthly year-to-date for 2016. Enrollment will fluctuate on a monthly basis.



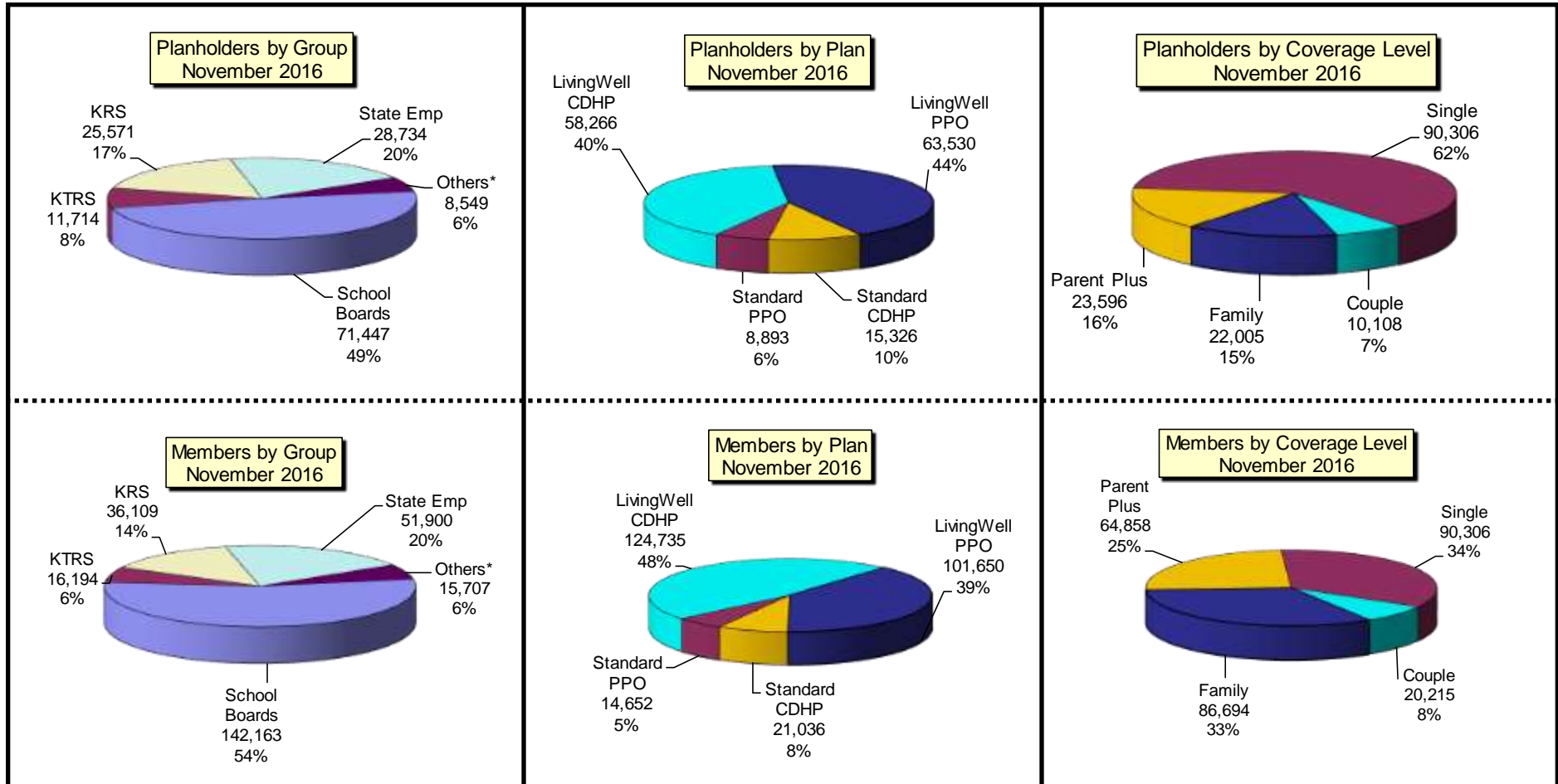
## **Enrollment** *(continued)*

The following graph shows the number of cross-reference spouses for 2009-2015 and monthly year-to-date for 2016. The number of Cross Referenced Spouses will fluctuate on a monthly basis.



## **Enrollment** *(continued)*

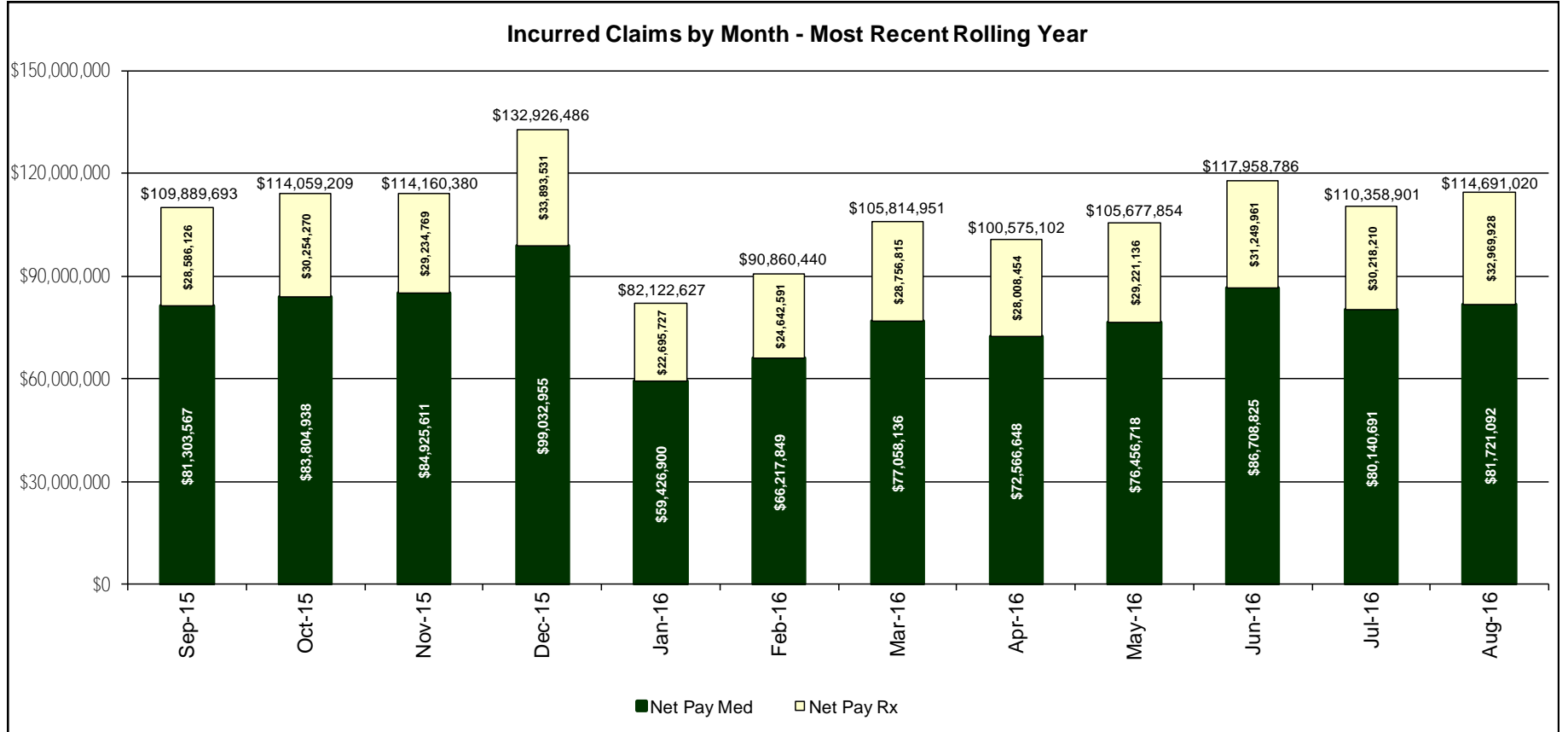
The following charts show Planholder and Member enrollment by group, plan, and coverage level.



\* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

## Claims Costs

Claims costs include Medical and Prescription (Rx) for the most recent rolling year. Based on Incurred Claims.



## **Claims Costs** *(continued)*

The following tables represent incurred claims by Group for 2009 - 2015 and monthly year-to-date for 2016.

### **INCURRED MEDICAL CLAIMS (no Rx) by Group:**

<b>Time Period</b>	<b>School Boards</b>	<b>KTRS</b>	<b>KRS</b>	<b>State Employees</b>	<b>Others</b>	<b>Totals</b>
2009	\$427,644,878	\$123,944,338	\$220,434,791	\$177,195,445	\$68,628,440	\$1,017,847,892
2010	\$467,251,898	\$134,399,726	\$218,395,487	\$193,151,301	\$79,182,411	\$1,092,380,824
2011	\$475,939,979	\$137,632,074	\$239,407,280	\$200,932,917	\$80,536,373	\$1,134,448,624
2012	\$507,681,774	\$138,118,714	\$243,217,120	\$206,804,511	\$90,085,615	\$1,185,907,733
2013	\$523,689,024	\$134,541,840	\$232,179,281	\$214,229,963	\$96,163,847	\$1,200,803,955
2014	\$465,112,511	\$121,029,097	\$216,483,334	\$202,992,249	\$80,366,825	\$1,085,984,016
2015	\$406,281,694	\$100,823,251	\$188,766,645	\$159,557,212	\$62,628,697	\$918,057,500
Jan 2016	\$26,570,684	\$6,572,063	\$12,126,771	\$10,671,448	\$3,485,934	\$59,426,900
Feb 2016	\$28,457,563	\$6,543,601	\$13,930,638	\$13,146,947	\$4,139,100	\$66,217,849
Mar 2016	\$34,648,541	\$8,198,259	\$15,090,713	\$14,191,821	\$4,928,801	\$77,058,136
Apr 2016	\$34,148,835	\$7,405,042	\$14,263,874	\$12,296,511	\$4,452,386	\$72,566,648
May 2016	\$33,815,687	\$7,769,435	\$15,791,580	\$14,004,674	\$5,075,342	\$76,456,718
Jun 2016	\$42,076,910	\$8,940,928	\$16,436,303	\$14,141,345	\$5,113,339	\$86,708,825
Jul 2016	\$37,514,668	\$8,109,125	\$15,982,570	\$13,181,075	\$5,353,253	\$80,140,691
Aug 2016	\$36,196,316	\$8,569,574	\$16,665,045	\$15,306,940	\$4,983,217	\$81,721,092

\* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

## **Claims Costs** *(continued)*

The following tables represent incurred claims by Group for 2009 - 2015 and monthly year-to-date for 2016

### **INCURRED Rx CLAIMS (no Med) by Group:**

	<b>School Boards</b>	<b>KTRS</b>	<b>KRS</b>	<b>State Employees</b>	<b>Others*</b>	<b>Totals</b>
2009	\$119,002,425	\$45,308,689	\$82,234,684	\$50,881,577	\$18,339,245	\$315,766,619
2010	\$129,624,203	\$49,399,459	\$89,783,758	\$55,125,407	\$21,022,918	\$344,955,745
2011	\$126,659,101	\$48,675,489	\$92,082,668	\$54,232,323	\$20,434,256	\$342,083,837
2012	\$133,983,235	\$50,751,278	\$88,781,373	\$58,571,312	\$21,662,510	\$353,749,707
2013	\$140,311,249	\$50,990,433	\$78,583,695	\$60,381,053	\$22,626,889	\$352,893,319
2014	\$131,098,426	\$43,053,078	\$73,830,755	\$55,751,835	\$20,884,223	\$324,618,317
2015	\$128,969,199	\$42,244,195	\$74,176,433	\$56,322,880	\$21,642,533	\$323,355,240
Jan 2016	\$8,969,660	\$2,814,929	\$5,547,954	\$3,712,432	\$1,650,752	\$22,695,727
Feb 2016	\$10,117,339	\$2,947,720	\$5,687,654	\$4,226,439	\$1,663,439	\$24,642,591
Mar 2016	\$11,637,107	\$3,450,214	\$6,740,609	\$4,910,547	\$2,018,338	\$28,756,815
Apr 2016	\$11,454,104	\$3,464,223	\$6,536,730	\$4,690,466	\$1,862,932	\$28,008,454
May 2016	\$12,096,277	\$3,430,154	\$6,616,556	\$5,050,627	\$2,027,522	\$29,221,136
Jun 2016	\$13,111,571	\$3,832,901	\$6,977,855	\$5,244,396	\$2,083,238	\$31,249,961
Jul 2016	\$12,643,882	\$3,893,329	\$6,779,903	\$4,992,719	\$1,908,378	\$30,218,210
Aug 2016	\$13,445,782	\$3,911,811	\$7,645,926	\$5,776,079	\$2,190,329	\$32,969,928

\* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

## **Claims Costs** *(continued)*

The following tables represent incurred claims by Plan for 2009-2015 and monthly year-to-date for 2016.

### **INCURRED MEDICAL CLAIMS (no Rx) by PLAN:**

Time Period	Capitol Choice	Maximum Choice	Optimum PPO	CW Standard PPO	Standard PPO	Standard CDHP	LivingWell PPO	LivingWell CDHP	Missing*	Total
2009	\$115,052,390	\$44,250,277	\$839,555,872	\$14,550,862					\$4,290,752	\$1,017,847,892
2010	\$120,801,466	\$56,099,090	\$893,370,461	\$15,244,745					\$6,865,062	\$1,092,380,824
2011	\$145,752,975	\$71,531,690	\$872,004,689	\$39,637,013					\$5,522,257	\$1,134,448,624
2012	\$159,420,476	\$75,626,849	\$887,301,358	\$53,534,574	(\$83)	(\$1,306)	(\$277)	\$0	\$10,026,143	\$1,185,909,745
2013	\$157,512,671	\$78,703,350	\$875,934,324	\$65,114,150	\$216,633	\$876,162	\$1,179,585	\$1,083,964	\$11,952,397	\$1,192,575,248
2014	\$1,510	\$529	\$75,560	\$15,221	\$57,385,008	\$46,095,825	\$598,724,084	\$375,470,631	\$8,215,648	\$1,085,986,030
2015	\$0	\$0	\$0	\$0	\$44,744,767	\$42,794,424	\$448,809,202	\$376,134,291	\$5,574,816	\$918,059,515
Jan 2016	\$0	\$0	\$0	\$0	\$3,333,419	\$3,149,901	\$29,290,265	\$23,375,817	\$277,498	\$59,469,270
Feb 2016	\$0	\$0	\$0	\$0	\$3,384,753	\$3,677,997	\$33,151,524	\$25,654,565	\$349,011	\$66,260,250
Mar 2016	\$0	\$0	\$0	\$0	\$4,445,007	\$3,938,421	\$37,316,361	\$30,984,162	\$374,184	\$77,100,566
Apr 2016	\$0	\$0	\$0	\$0	\$4,070,950	\$3,700,421	\$34,878,449	\$29,705,317	\$211,510	\$72,609,109
May 2016	\$0	\$0	\$0	\$0	\$4,663,006	\$3,889,453	\$34,986,976	\$32,335,983	\$581,300	\$76,499,209
Jun 2016	\$0	\$0	\$0	\$0	\$4,952,803	\$4,150,713	\$40,460,707	\$36,507,978	\$636,624	\$86,751,347
Jul 2016	\$0	\$0	\$0	\$0	\$4,209,019	\$3,811,283	\$37,163,752	\$34,571,950	\$384,686	\$80,183,243
Aug 2016	\$0	\$0	\$0	\$0	\$4,489,267	\$3,978,187	\$37,448,742	\$35,473,540	\$331,356	\$81,763,675

\*Missing means the claims could not be tagged to a specific plan.

## **Claims Costs** *(continued)*

The following tables represent incurred claims by Plan for 2009-2015 and monthly year-to-date for 2016.

### **INCURRED Rx CLAIMS (no Med) by PLAN:**

Time Period	Capitol Choice	Maximum Choice	Optimum PPO	CW Standard PPO	Standard PPO	Standard CDHP	LivingWell PPO	LivingWell CDHP	Missing*	Total
2009	\$35,845,894	\$7,804,096	\$267,798,635	\$3,632,729					\$627,662	\$315,766,619
2010	\$37,400,953	\$10,541,054	\$292,411,029	\$3,839,193					\$763,517	\$344,955,745
2011	\$44,303,915	\$13,658,792	\$275,615,919	\$8,069,769					\$435,441	\$342,083,836
2012	\$47,436,530	\$14,365,504	\$280,632,291	\$10,764,647					\$550,735	\$353,749,707
2013	\$46,693,999	\$15,357,135	\$276,749,095	\$14,030,828					-\$153,326	\$352,677,732
2014	\$3,375	\$220	\$33,102	\$3,098	\$17,730,754	\$5,829,739	\$217,764,345	\$82,940,511	\$313,173	\$324,618,317
2015	\$0	\$0	\$0	\$0	\$16,013,824	\$6,898,841	\$201,564,092	\$98,802,317	\$76,166	\$323,355,240
Jan 2016	\$0	\$0	\$0	\$0	\$1,400,317	\$393,474	\$16,318,713	\$4,567,654	\$15,569	\$22,695,727
Feb 2016	\$0	\$0	\$0	\$0	\$1,468,361	\$323,744	\$16,491,689	\$6,333,858	\$24,939	\$24,642,591
Mar 2016	\$0	\$0	\$0	\$0	\$1,661,017	\$391,548	\$18,297,990	\$8,394,486	\$11,774	\$28,756,815
Apr 2016	\$0	\$0	\$0	\$0	\$1,516,244	\$461,087	\$17,423,669	\$8,586,130	\$21,323	\$28,008,454
May 2016	\$0	\$0	\$0	\$0	\$1,506,122	\$540,810	\$17,848,194	\$9,315,154	\$10,857	\$29,221,136
Jun 2016	\$0	\$0	\$0	\$0	\$1,635,686	\$621,612	\$18,531,798	\$10,455,877	\$4,988	\$31,249,961
Jul 2016	\$0	\$0	\$0	\$0	\$1,502,093	\$619,022	\$17,787,693	\$10,287,040	\$22,363	\$30,218,210
Aug 2016	\$0	\$0	\$0	\$0	\$1,526,965	\$743,116	\$19,167,556	\$11,503,562	\$28,729	\$32,969,928

*\*Missing means the claims could not be tagged to a specific plan.*

## **Claims Costs** *(continued)*

The following represents incurred medical claims only (does not include Rx) by Coverage Level for 2009-2015 and monthly year-to-date for 2016.

### **INCURRED MEDICAL CLAIMS (no Rx) by Coverage Level:**

<b>Time Period</b>	<b>Couple</b>	<b>Family</b>	<b>Parent Plus</b>	<b>Single</b>	<b>Unknown*</b>	<b>Total</b>
2009	\$148,834,766	\$197,496,335	\$148,195,132	\$519,153,082	\$4,168,576	\$1,017,847,892
2010	\$161,490,560	\$207,327,688	\$168,831,673	\$547,945,617	\$6,785,286	\$1,092,380,824
2011	\$159,448,230	\$231,732,200	\$184,502,900	\$553,571,504	\$5,473,567	\$1,134,728,400
2012	\$159,856,516	\$247,003,535	\$194,212,198	\$574,926,707	\$9,908,778	\$1,185,907,733
2013	\$145,507,029	\$251,770,711	\$207,256,121	\$576,091,144	\$11,948,229	\$1,192,573,235
2014	\$131,271,014	\$239,094,807	\$182,552,523	\$524,850,024	\$8,215,648	\$1,085,984,016
2015	\$113,215,570	\$214,247,455	\$156,597,086	\$428,422,572	\$5,574,816	\$918,057,500
Jan 2016	\$7,822,160	\$13,964,975	\$10,430,274	\$26,931,993	\$277,498	\$59,426,900
Feb 2016	\$7,693,481	\$15,132,049	\$11,213,190	\$31,830,118	\$349,011	\$66,217,849
Mar 2016	\$9,247,818	\$18,854,068	\$12,777,746	\$35,804,319	\$374,184	\$77,058,136
Apr 2016	\$8,735,579	\$17,867,726	\$12,264,603	\$33,487,229	\$211,510	\$72,566,648
May 2016	\$9,221,254	\$17,387,647	\$12,194,391	\$37,072,128	\$581,300	\$76,456,718
Jun 2016	\$11,502,243	\$20,683,909	\$13,462,622	\$40,423,426	\$636,624	\$86,708,825
Jul 2016	\$9,082,262	\$20,751,873	\$13,113,568	\$36,808,301	\$384,686	\$80,140,691
Aug 2016	\$9,872,358	\$20,098,145	\$13,192,998	\$38,226,234	\$331,356	\$81,721,092

*\*Unable to tag claims to a specific coverage level*

## **Claims Costs** *(continued)*

The following represents incurred RX claims only (does not include medical) by Coverage Level for 2009-2015 and monthly year-to-date for 2016.

### **INCURRED Rx CLAIMS (no Med) by Coverage Level:**

<b>Time Period</b>	<b>Couple</b>	<b>Family</b>	<b>Parent Plus</b>	<b>Single</b>	<b>Unknown*</b>	<b>Total</b>
2009	\$51,545,047	\$59,726,568	\$37,315,867	\$166,599,775	\$579,363	\$315,766,619
2010	\$57,195,759	\$64,920,207	\$41,129,813	\$180,993,674	\$716,292	\$344,955,745
2011	\$55,944,577	\$66,704,498	\$43,290,721	\$175,791,341	\$352,568	\$342,083,705
2012	\$54,761,601	\$70,977,910	\$47,935,016	\$179,708,356	\$366,823	\$353,749,707
2013	\$50,604,750	\$72,780,959	\$51,981,507	\$177,679,696	-\$153,593	\$352,893,319
2014	\$45,477,497	\$67,741,378	\$45,635,023	\$165,451,246	\$313,173	\$324,618,317
2015	\$42,956,506	\$68,790,252	\$45,202,093	\$166,330,223	\$76,166	\$323,355,240
Jan-16	\$2,796,084	\$4,443,259	\$3,138,946	\$12,301,869	\$15,569	\$22,695,727
Feb-16	\$3,233,686	\$5,242,929	\$3,359,519	\$12,781,518	\$24,939	\$24,642,591
Mar-16	\$3,902,131	\$6,257,905	\$3,809,637	\$14,775,368	\$11,774	\$28,756,815
Apr-16	\$3,766,236	\$5,891,443	\$3,802,794	\$14,526,659	\$21,323	\$28,008,454
May-16	\$3,946,093	\$6,596,989	\$3,940,666	\$14,726,531	\$10,857	\$29,221,136
Jun-16	\$4,270,988	\$6,794,364	\$4,281,263	\$15,898,357	\$4,988	\$31,249,961
Jul-16	\$4,026,361	\$6,567,499	\$4,012,496	\$15,589,492	\$22,363	\$30,218,210
Aug-16	\$4,394,843	\$7,183,280	\$4,593,370	\$16,769,705	\$28,729	\$32,969,928

*\*Unable to tag claims to a specific coverage level*

## Medical Claims Utilization

The following is based on medical claims\* (does not include Rx) incurred for Jan-Aug 2016.

Commonwealth Plan	Admits Per 1000 Acute	Admits Per 1000 Acute Rcnt Sgovt	%Diff from {Rcnt SGovt}	Days LOS Admit Acute	Days LOS Admit Acute Rcnt Sgovt	%Diff from Rcnt SGovt	Days Per 1000 Adm Acute	Days Per 1000 Adm Acute Rcnt Sgovt	%Diff from Rcnt Sgovt
LivingWell CDHP	58.12	61.63	-5.69%	3.97	3.61	10.03%	230.96	258.40	-10.62%
LivingWell PPO	63.97	65.31	-2.06%	4.47	3.65	22.72%	286.16	285.78	0.13%
Standard CDHP	49.71	62.96	-21.04%	5.24	4.09	28.14%	260.72	263.36	-1.00%
Standard PPO	68.60	65.40	4.89%	5.05	3.98	27.00%	346.67	287.75	20.47%
Average	60.34	63.40	-4.83%	4.33	3.68	17.77%	261.55	271.22	-3.57%

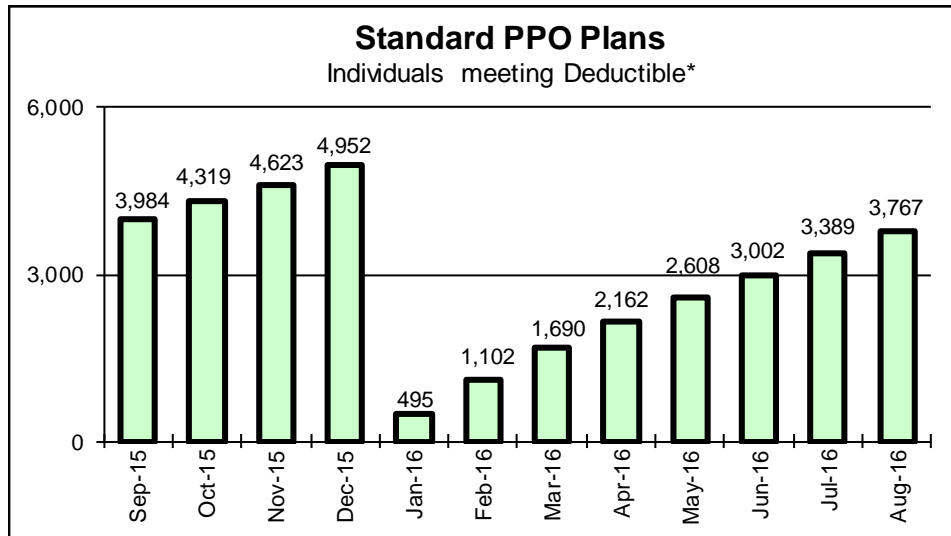
Commonwealth Plan	Visits Per 1000 Office Med	Visits Per 1000 Office Med Rcnt US	% Diff from Rcnt US	Visits Per 1000 ER	Visits Per 1000 ER Rcnt US	%Diff from Rcnt US
LivingWell CDHP	7,244.38	6,334.61	12.56%	170.69	218.22	-27.85%
LivingWell PPO	8,638.44	7,050.49	18.38%	198.87	219.19	-10.22%
Standard CDHP	4,296.77	6,466.92	-50.51%	188.54	219.71	-16.53%
Standard PPO	5,912.82	6,850.28	-15.85%	217.02	217.36	-0.16%
Average	7,483.20	6,655.90	11.06%	185.80	218.67	-17.69%

Commonwealth Plan	Svcs Per 1000 OP Lab	Svcs Per 1000 OP Lab Rcnt US	%Diff from Rcnt US	Svcs Per 1000 OP Rad	Svcs Per 1000 OP Rad Rcnt US	%Diff from Rcnt US
LivingWell CDHP	7,464.17	7,625.01	-2.11%	2,104.42	1,942.08	8.36%
LivingWell PPO	10,008.72	8,793.96	13.81%	2,841.75	2,421.47	17.36%
Standard CDHP	5,678.16	8,349.56	-31.99%	1,645.41	2,107.05	-21.91%
Standard PPO	7,434.95	8,629.28	-13.84%	2,195.04	2,272.56	-3.41%
Average	8,321.67	8,199.36	1.49%	2,363.12	2,162.51	9.28%

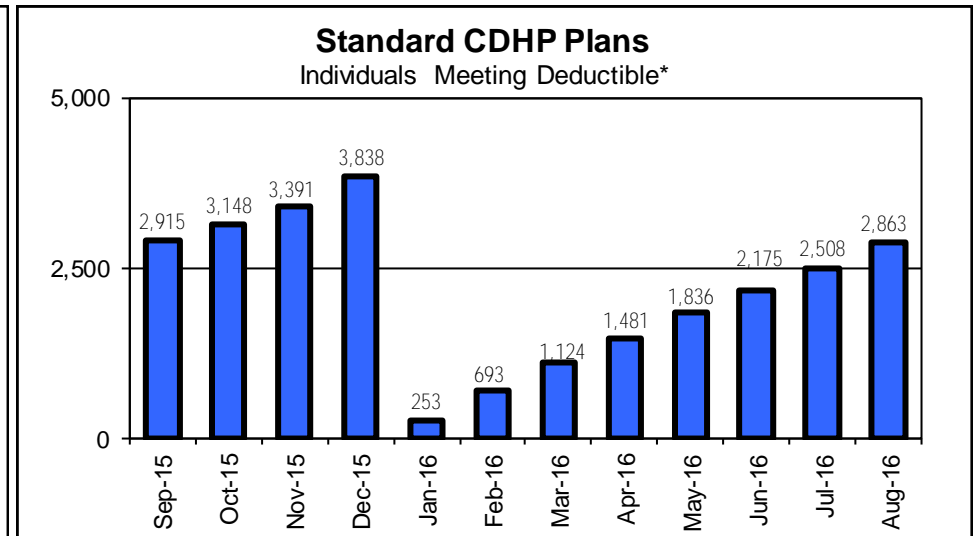
\*Services are tracked by each service, not by each visit. Therefore, if two laboratory services are performed at one visit, it will count as two services.

## Analysis of Individuals and Families Meeting Their Deductibles

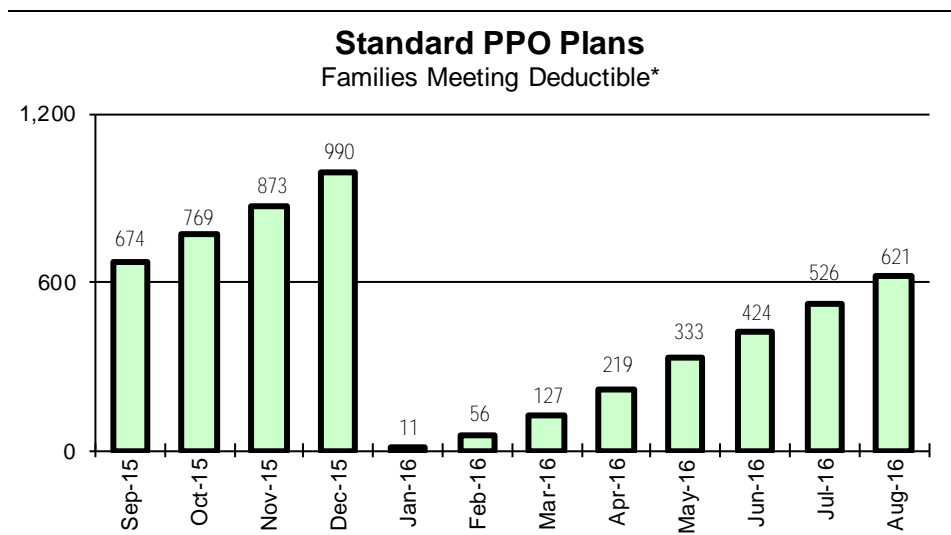
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



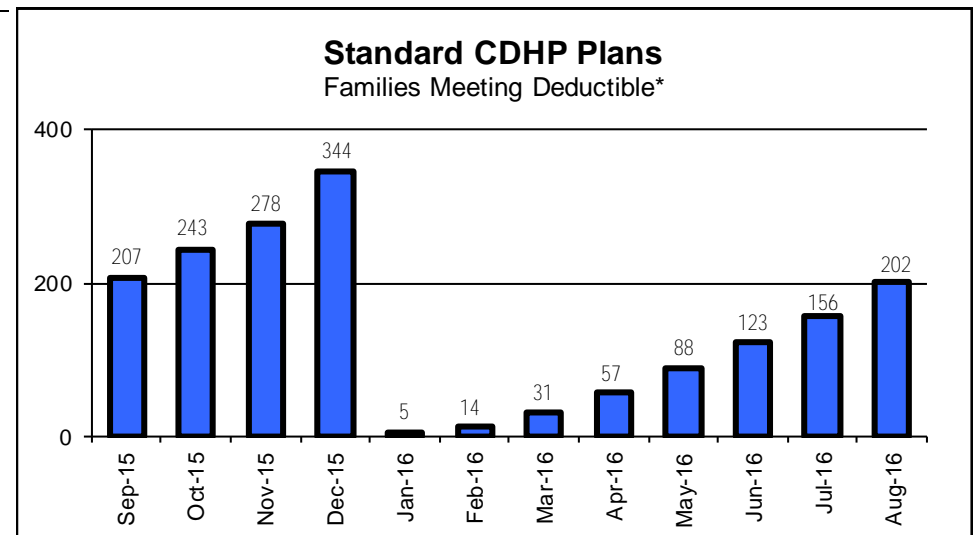
\* 2015 and 2016 Individual Deductible is \$750



\* 2015 and 2016 Individual Deductible is \$1,750



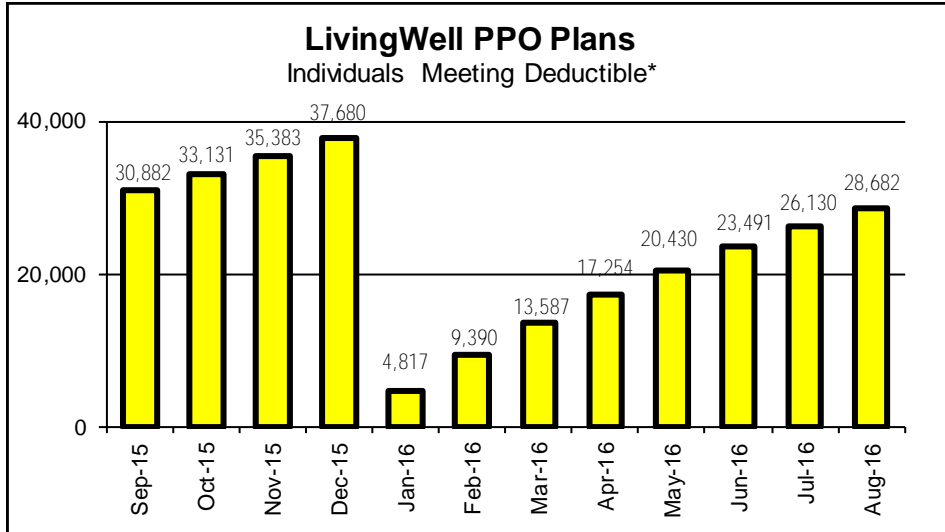
\* 2015 and 2016 Family Deductible is \$1,500



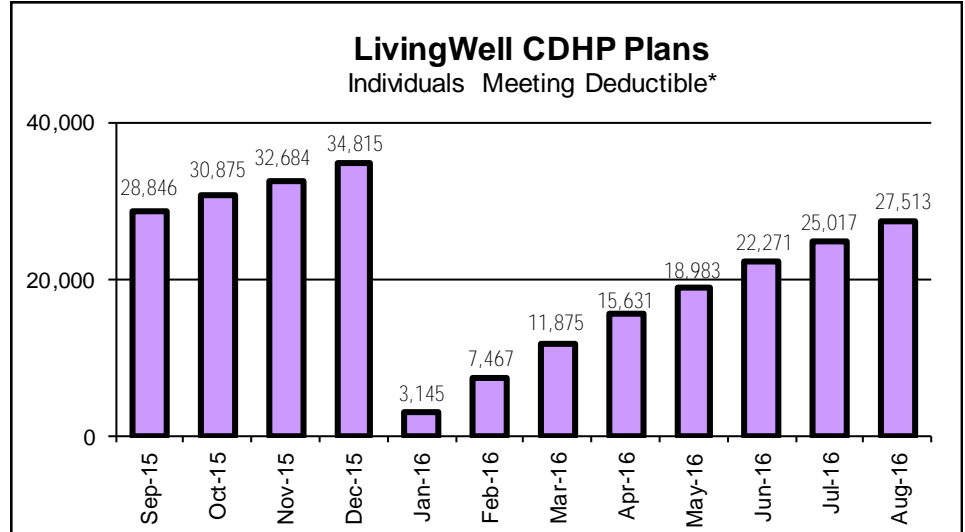
\* 2015 and 2016 Family Deductible is \$3,500

## Analysis of Individuals and Families Meeting Their Deductibles *(continued)*

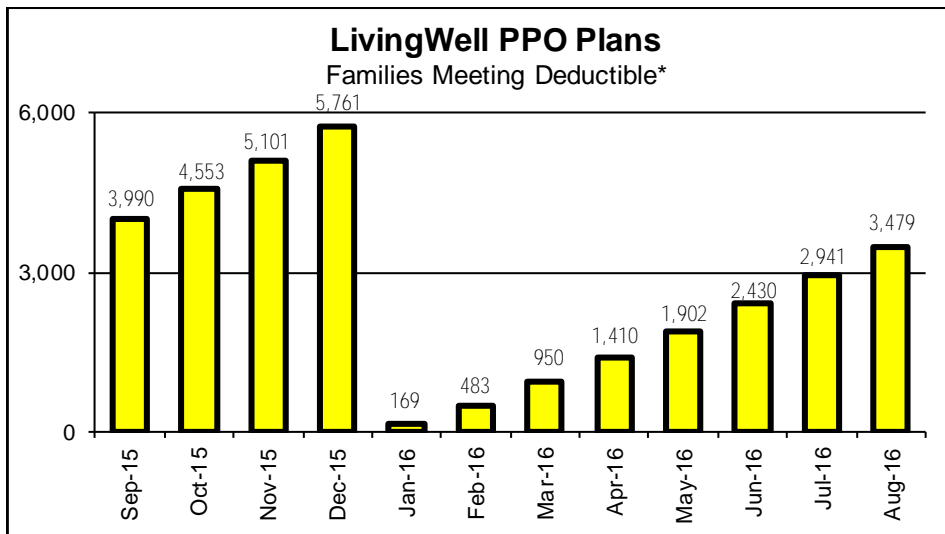
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



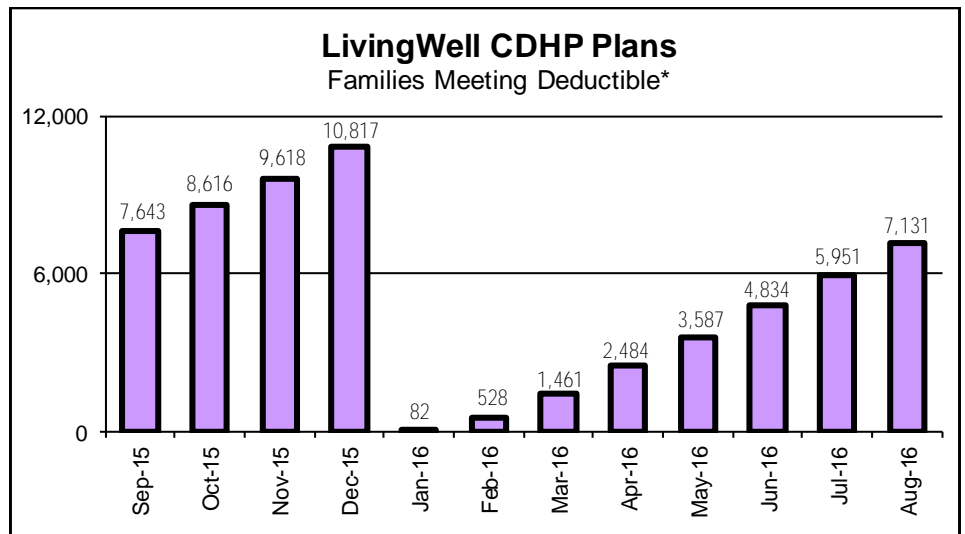
\* 2015 and 2016 Individual Deductible is \$500



\* 2015 and 2016 Individual Deductible is \$1,250



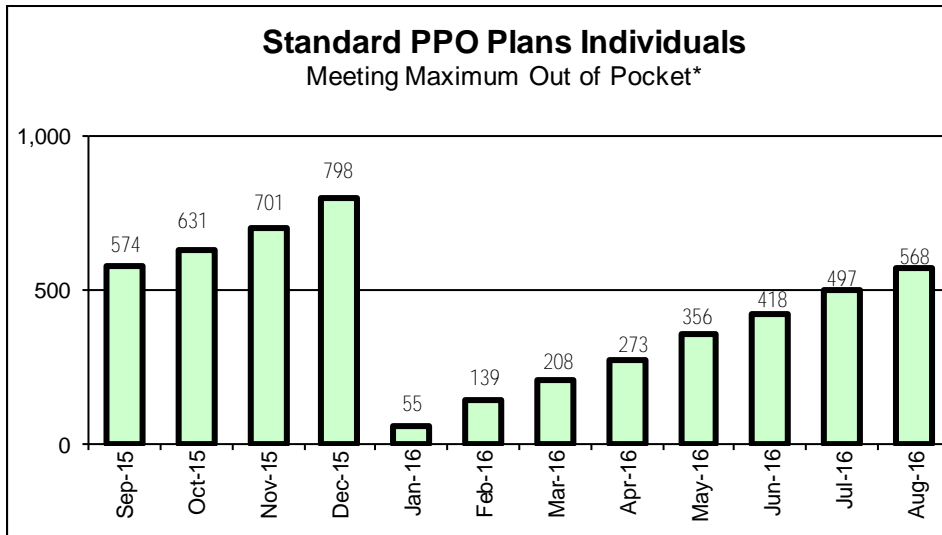
\* 2015 and 2016 Family Deductible is \$1,000



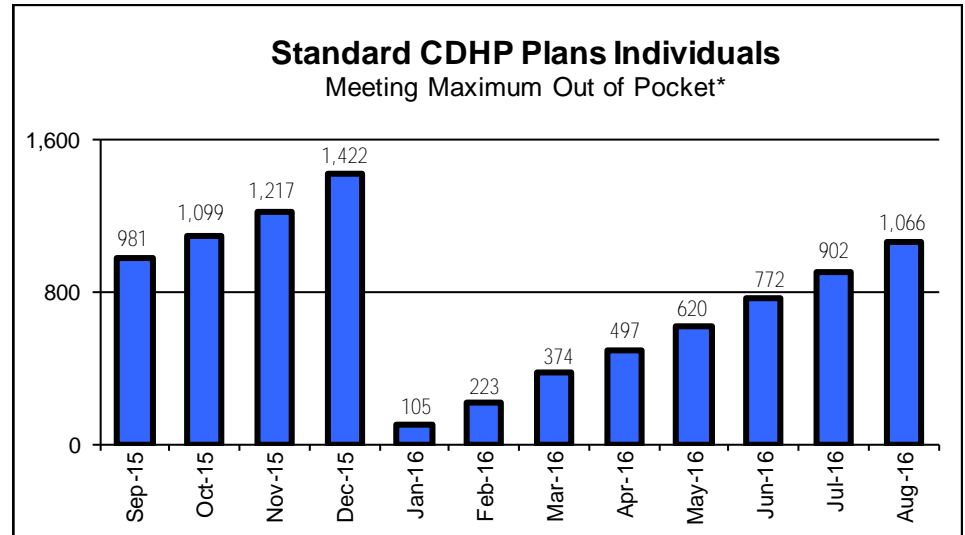
\* 2015 and 2016 Family Deductible is \$2,500

## Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

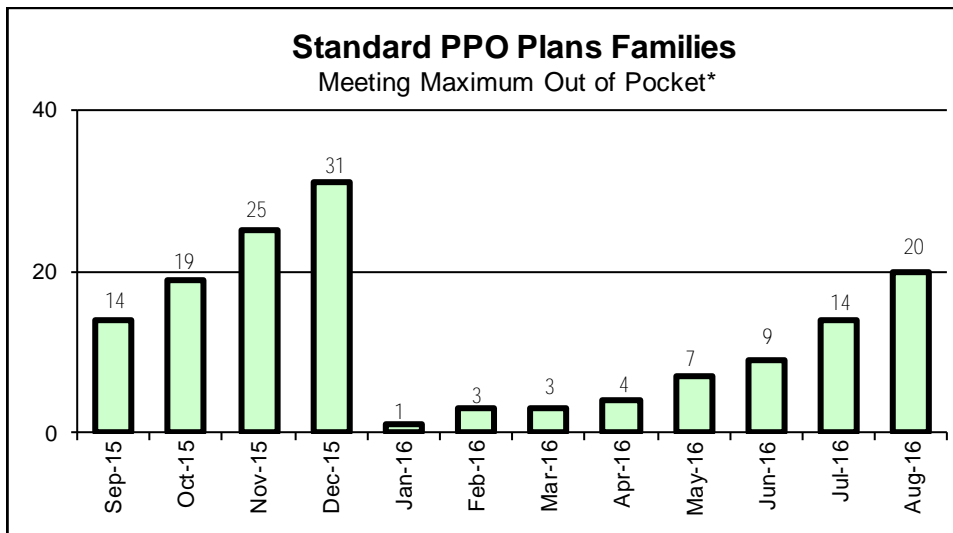
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



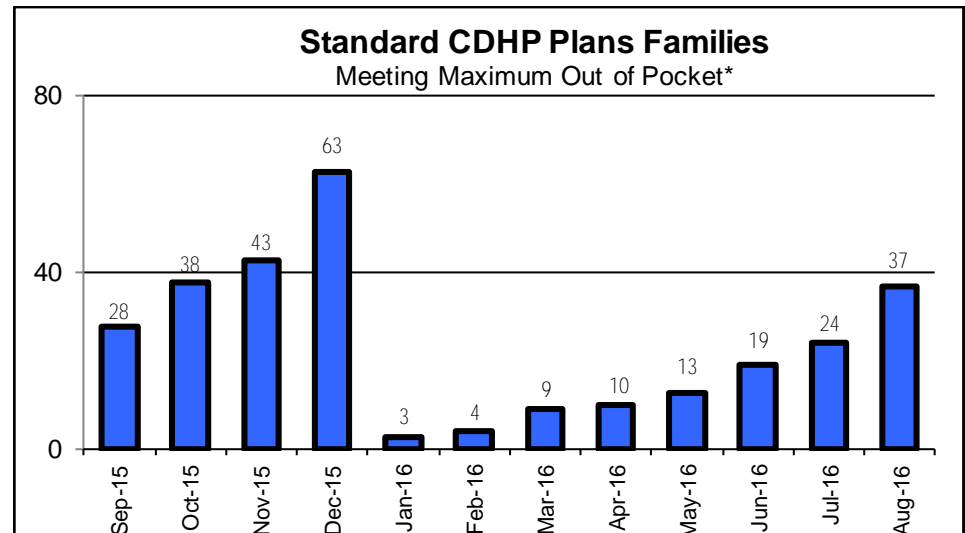
\* 2015 and 2016 Individual Maximum Out of Pocket is \$3,500



\* 2015 and 2016 Individual Maximum Out of Pocket is \$3,500



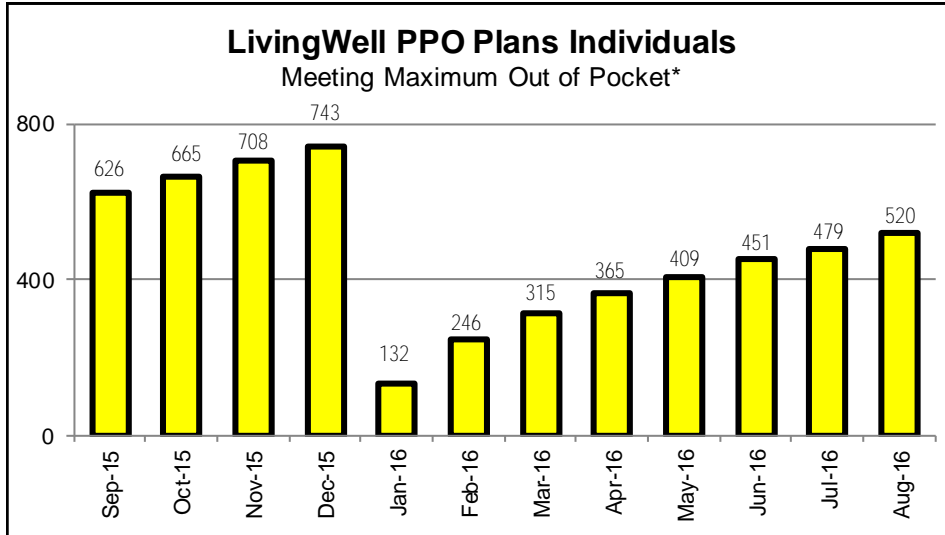
\* 2015 and 2016 Maximum Out of Pocket is \$7,000



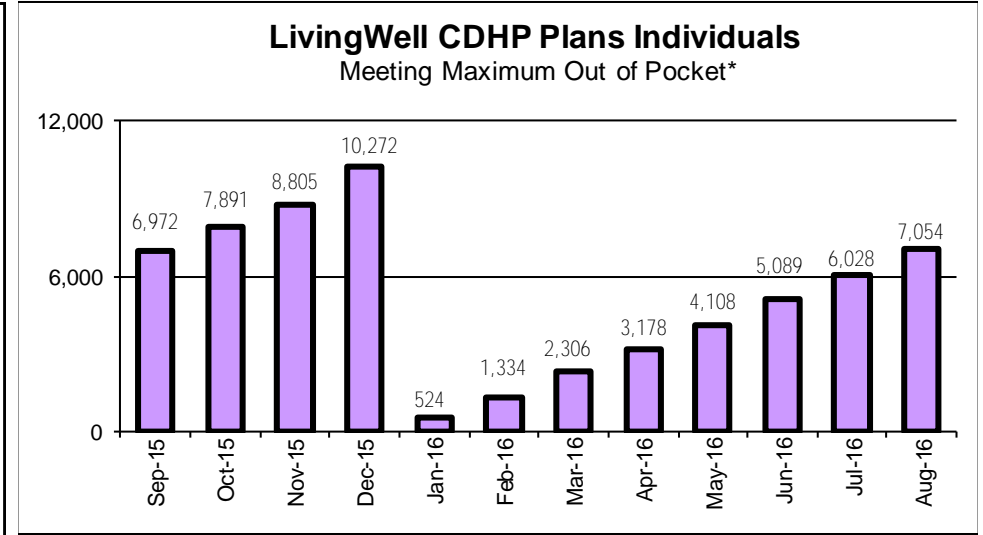
\* 2015 and 2016 Family Maximum Out of Pocket is \$7,000

## Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

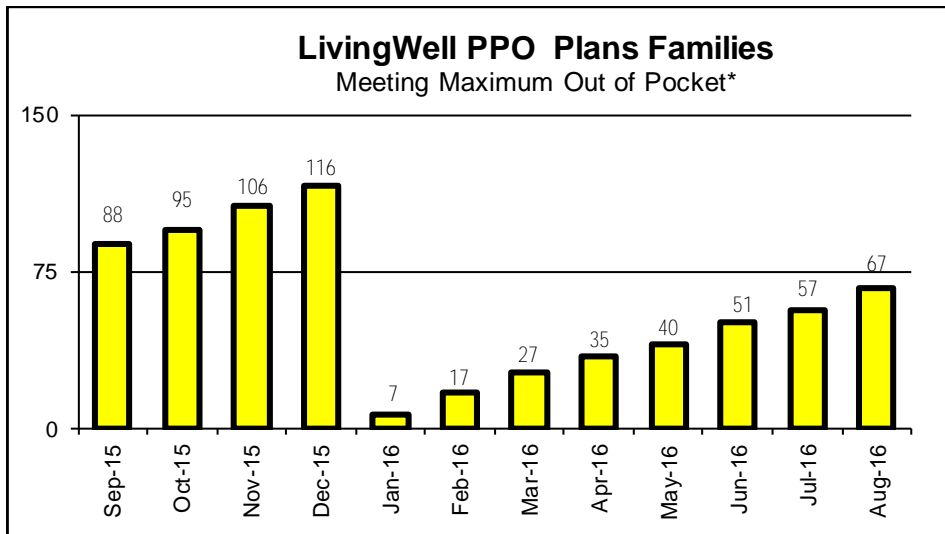
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



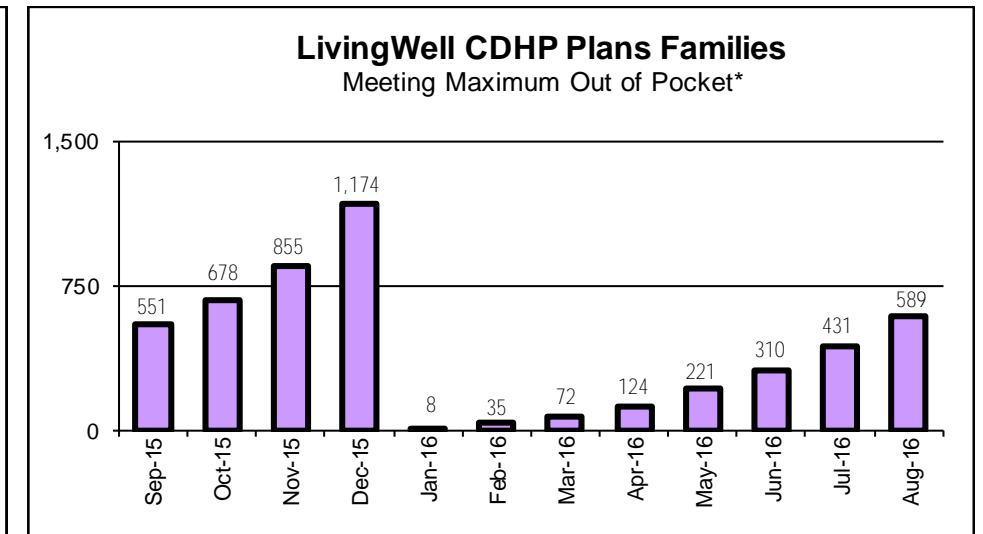
\* 2015 and 2016 Maximum Out of Pocket is \$2,500



\* 2015 and 2016 Individual Max Out of Pocket is \$2,500



\* 2015 and 2016 Family Maximum Out of Pocket is \$5,000



\* 2015 and 2016 Family Maximum Out of Pocket is \$5,000

## Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket (MOOP) expense for the years 2009-2016. This report is based on incurred claims.

Individuals and Families in CW Standard PPO (2009-13) and Standard PPO (2014— )									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2009	CW Standard PPO	\$750	32.06%	\$3,500	5.85%	\$1,500	8.74%	\$7,000	1.14%
2010	CW Standard PPO	\$500	38.12%	\$3,500	4.81%	\$1,500	3.61%	\$7,000	0.73%
2011	CW Standard PPO	\$500	39.40%	\$3,500	4.55%	\$1,500	3.99%	\$7,000	0.56%
2012	CW Standard PPO	\$500	40.49%	\$3,500	4.80%	\$1,500	4.98%	\$7,000	0.77%
2013	CW Standard PPO	\$600	36.86%	\$3,000	6.45%	\$1,800	4.35%	\$6,000	1.62%
2014	Standard PPO	\$750	34.91%	\$3,500	6.82%	\$1,500	10.68%	\$7,000	0.82%
2015	Standard PPO	\$750	33.27%	\$3,500	5.36%	\$1,500	9.52%	\$7,000	0.30%
2016	Standard PPO	\$750	25.64%	\$3,500	3.87%	\$1,500	6.44%	\$7,000	0.21%

Individuals and Families in Capitol Choice (2009-13) and Standard CDHP (2014—)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2009	Capitol Choice	\$500	27.85%	\$2,000	1.86%	\$1,500	0.59%	\$6,000	0.01%
2010	Capitol Choice	\$500	25.19%	\$2,000	1.84%	\$1,500	0.49%	\$6,000	0.01%
2011	Capitol Choice	\$575	24.93%	\$2,300	1.61%	\$1,725	0.45%	\$6,900	0.01%
2012	Capitol Choice	\$600	25.70%	\$2,400	1.46%	\$1,800	0.55%	\$7,000	0.01%
2013	Capitol Choice	\$615	25.18%	\$2,470	1.90%	\$1,850	0.52%	\$7,400	0.15%
2014	Standard CDHP	\$1,750	20.45%	\$3,500	7.38%	\$3,500	2.41%	\$7,000	0.47%
2015	Standard CDHP	\$1,750	18.71%	\$3,500	6.93%	\$3,500	1.89%	\$7,000	0.35%
2016	Standard CDHP	\$1,750	13.65%	\$3,500	5.08%	\$3,500	1.19%	\$7,000	0.22%

## Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket expense for the years 2009-2016 This report is based on incurred claims.

Individuals and Families in Optimum PPO (2009-13) and LivingWell PPO (2014— )									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2009	Optimum PPO	\$250	27.18%	\$1,125	10.05%	\$500	8.42%	\$2,250	1.51%
2010	Optimum PPO	\$300	25.80%	\$1,125	10.89%	\$600	7.05%	\$2,250	1.47%
2011	Optimum PPO	\$345	25.16%	\$1,295	9.99%	\$690	7.31%	\$2,590	1.36%
2012	Optimum PPO	\$355	24.87%	\$1,350	9.93%	\$720	5.51%	\$2,700	1.38%
2013	Optimum PPO	\$370	24.86%	\$1,390	11.11%	\$740	7.64%	\$2,780	1.72%
2014	LivingWell PPO	\$500	11.85%	\$2,500	3.74%	\$1,000	4.70%	\$3,000	0.49%
2015	LivingWell PPO	\$500	34.96%	\$2,500	0.69%	\$1,000	7.88%	\$3,000	0.16%
2016	LivingWell PPO	\$500	27.75%	\$2,500	0.50%	\$1,000	5.13%	\$3,000	0.10%

Individuals and Families in Maximum Choice (2009-13) and LivingWell CDHP (2014— )									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2009	Maximum Choice	\$2,000	14.90%	\$3,000	4.52%	\$3,000	15.96%	\$4,500	3.64%
2010	Maximum Choice	\$2,000	15.12%	\$3,000	4.91%	\$3,000	16.78%	\$4,500	4.14%
2011	Maximum Choice	\$2,300	14.60%	\$3,455	4.53%	\$3,455	18.28%	\$5,185	4.37%
2012	Maximum Choice	\$2,325	14.71%	\$3,550	4.16%	\$3,530	18.82%	\$5,280	3.99%
2013	Maximum Choice	\$2,450	14.55%	\$3,700	4.04%	\$3,650	19.22%	\$5,400	3.56%
2014	LivingWell CDHP	\$1,250	29.04%	\$2,500	8.89%	\$2,500	17.39%	\$5,000	2.24%
2015	LivingWell CDHP	\$1,250	29.31%	\$2,500	8.65%	\$2,500	17.57%	\$5,000	1.91%
2016	LivingWell CDHP	\$1,250	22.28%	\$2,500	5.71%	\$2,500	11.78%	\$5,000	0.97%

### **Premium (or Premium Equivalent)**

The following details the amount of premium\* (or premium equivalent) paid by the employee and employer for 2009-2015 and monthly through 2016.

<b>Time Period</b>	<b>Employee Premium Amount</b>	<b>Employer Premium Amount</b>	<b>Total Premium Amount</b>
2009	\$210,980,360	\$1,190,104,292	\$1,401,084,653
2010	\$223,160,749	\$1,325,801,265	\$1,548,962,014
2011	\$274,375,886	\$1,324,091,690	\$1,598,467,575
2012	\$271,663,955	\$1,332,767,157	\$1,604,431,112
2013	\$271,156,377	\$1,329,854,915	\$1,601,011,292
2014	\$265,431,508	\$1,348,631,926	\$1,614,063,434
2015	\$256,371,746	\$1,362,686,924	\$1,619,058,670
Jan-16	\$21,361,644	\$116,292,534	\$137,654,178
Feb-16	\$21,337,003	\$115,987,652	\$137,324,655
Mar-16	\$21,322,139	\$115,980,478	\$137,302,617
Apr-16	\$21,319,786	\$115,865,541	\$137,185,328
May-16	\$21,289,987	\$115,596,143	\$136,886,130
Jun-16	\$21,239,375	\$115,252,630	\$136,492,005
Jul-16	\$21,157,475	\$114,583,915	\$135,741,390
Aug-16	\$21,111,743	\$114,081,080	\$135,192,822
Sep-16	\$20,971,583	\$113,089,506	\$134,061,089
Oct-16	\$21,177,510	\$114,673,275	\$135,850,785
Nov-16	\$21,193,552	\$114,718,922	\$135,912,474

*\*Premium (or premium equivalent) is based on enrollment using published premium rates—it is NOT based on actual payments received.*

### **Prescription Drug Utilization** *(continued)*

The following details the type of prescription filled, the percent that were generic, and the generic efficiency rate for the most recent rolling year. Based on paid claims..

<b>Time Period: Paid Month</b>	<b>Generic</b>	<b>Brand Name, Generic Available</b>	<b>Brand Name</b>	<b>Other*</b>	<b>Total</b>	<b>Scripts Rx % Generic</b>	<b>Scripts Generic Efficiency Rx</b>
Dec 2015	352,443	12,970	45,676	5,706	416,795	84.56%	96.45%
Jan 2016	304,777	10,802	32,590	5,473	353,642	86.18%	96.58%
Feb 2016	310,769	10,797	34,740	5,607	361,913	85.87%	96.64%
Mar 2016	342,551	11,843	40,585	6,169	401,148	85.39%	96.66%
Apr 2016	313,650	8,244	38,788	6,235	366,917	85.48%	97.44%
May 2016	317,460	8,737	37,680	6,271	370,148	85.77%	97.32%
Jun 2016	313,682	9,622	37,679	6,916	367,899	85.26%	97.02%
Jul 2016	301,620	10,472	35,787	6,839	354,718	85.03%	96.64%
Aug 2016	328,077	9,958	39,628	7,410	385,073	85.20%	97.05%
Sep 2016	321,207	9,100	45,221	7,518	383,046	83.86%	97.24%
Oct 2016	321,581	9,129	51,754	7,921	390,385	82.38%	97.24%
Nov 2016	333,763	10,146	43,248	8,232	395,389	84.41%	97.05%

*\*Includes: Over the Counter (usually items such as diabetic supplies, syringes, and test strips, etc.), Other/Unavailable or Missing (Unable to tag to a specific group).*

**Prescription Drug Utilization** *(continued)*

The following details the number of members and patients utilizing prescription benefits and the associated costs for the most recent rolling year. Based on Incurred Claims.

Time Period	Members	Patients	Scripts	Scripts Per Member	Scripts Per Patient	Allow Amt* Per Script	Net Pay Per Script	Member Cost Per Script	Patient Cost Per Script
Sep 2015	258,505	152,724	374,511	1.45	2.95	\$86.57	\$76.33	\$14.64	\$24.78
Oct 2015	261,966	163,004	396,006	1.51	2.98	\$86.20	\$76.40	\$14.56	\$23.39
Nov 2015	262,142	159,078	383,162	1.46	2.92	\$85.80	\$76.30	\$13.64	\$22.48
Dec 2015	262,241	158,540	418,165	1.59	3.13	\$90.46	\$81.05	\$14.74	\$24.39
Jan 2016	263,456	150,126	354,318	1.34	2.81	\$83.73	\$64.05	\$26.29	\$46.13
Feb 2016	263,032	153,811	362,589	1.38	2.82	\$85.31	\$67.96	\$23.73	\$40.58
Mar 2016	263,186	161,206	402,164	1.53	2.97	\$86.79	\$71.51	\$23.16	\$37.81
Apr 2016	263,164	153,320	367,742	1.40	2.86	\$89.20	\$76.16	\$18.03	\$30.95
May 2016	262,858	151,741	371,208	1.41	2.91	\$90.60	\$78.72	\$16.62	\$28.79
Jun 2016	262,376	152,854	368,313	1.40	2.93	\$96.25	\$84.85	\$15.80	\$27.13
Jul 2016	261,289	150,181	352,761	1.35	2.88	\$96.19	\$85.66	\$14.06	\$24.47
Aug 2016	260,476	155,082	381,830	1.47	2.98	\$96.32	\$86.35	\$14.43	\$24.24

*\*\*Allow Amt" is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.*

## **Prescription Drug Utilization** *(continued)*

The following Top 25 Drug Analysis is based on Rx claims incurred Jan-Aug 2016.

<b>Prev Rank</b>	<b>Curr Rank</b>	<b>Product Name</b>	<b>Brand/Generic</b>	<b>Therapeutic Class General</b>	<b>Net Pay Rx</b>	<b>Net Pay Rx as % of All Drugs</b>	<b>Scripts Rx</b>	<b>Net Pay Per Day Supply Rx</b>	<b>Patients Rx</b>
1	1	HUMIRA	Single source brand	Immunosuppressants	\$13,849,190.07	6.08%	2,233	\$152.24	556
2	2	ENBREL	Single source brand	Immunosuppressants	\$8,877,183.66	3.90%	1,557	\$139.69	388
3	3	JANUVIA	Single source brand	Hormones & Synthetic Subst	\$3,971,792.67	1.74%	9,292	\$10.94	2,122
4	4	NOVOLOG FLEXPEN	Single source brand	Hormones & Synthetic Subst	\$3,957,934.06	1.74%	4,950	\$20.51	1,586
6	5	NOVOLOG	Single source brand	Hormones & Synthetic Subst	\$3,562,370.09	1.56%	4,365	\$21.11	1,150
5	6	GILENYA	Single source brand	Misc Therapeutic Agents	\$3,448,868.69	1.51%	287	\$212.50	76
7	7	VICTOZA	Other/unavailable	Hormones & Synthetic Subst	\$3,390,982.33	1.49%	4,756	\$19.30	1,151
8	8	TECFIDERA	Single source brand	Misc Therapeutic Agents	\$3,360,015.75	1.48%	395	\$200.45	82
10	9	STELARA	Single source brand	Immunosuppressants	\$3,340,939.13	1.47%	275	\$155.58	130
9	10	LANTUS SOLOSTAR	Single source brand	Hormones & Synthetic Subst	\$3,306,029.84	1.45%	6,057	\$13.27	1,681
11	11	COPAXONE	Single source brand	Misc Therapeutic Agents	\$3,256,821.52	1.43%	341	\$188.60	94
13	12	METFORMIN HCL	Multisource generic	Hormones & Synthetic Subst	\$3,133,007.58	1.38%	62,601	\$1.21	14,974
14	13	ESOMEPRAZOLE MAGNESIUM	Multisource generic	Gastrointestinal Drugs	\$2,914,011.12	1.28%	11,350	\$6.40	3,181
12	14	CRESTOR	Multisource brand, generic	Cardiovascular Agents	\$2,802,260.88	1.23%	10,926	\$6.14	3,626
15	15	HUMATROPE	Multisource brand, no generic	Hormones & Synthetic Subst	\$2,471,209.54	1.08%	232	\$171.25	87
18	16	LEVEMIR FLEXTOUCH	Single source brand	Hormones & Synthetic Subst	\$2,222,050.36	0.98%	3,372	\$16.69	884
20	17	ARIPIPRAZOLE	Multisource generic	Central Nervous System	\$2,221,431.98	0.98%	3,498	\$19.03	888
16	18	HARVONI	Single source brand	Anti-Infective Agents	\$2,217,878.58	0.97%	70	\$1,131.57	30
19	19	ONE TOUCH ULTRA	Other/unavailable	Diagnostic Agents	\$2,188,912.93	0.96%	15,134	\$3.74	5,881
17	20	DULOXETINE HCL	Multisource generic	Central Nervous System	\$2,187,041.39	0.96%	21,848	\$2.75	4,689
22	21	FARXIGA	Single source brand	Hormones & Synthetic Subst	\$1,992,094.21	0.87%	4,887	\$11.57	1,105
21	22	XOLAIR	Single source brand	Immunosuppressants	\$1,989,878.77	0.87%	587	\$88.68	142
23	23	LYRICA	Single source brand	Central Nervous System	\$1,879,874.25	0.83%	4,827	\$11.96	1,096
-	24	TRULICITY	Single source brand	Hormones & Synthetic Subst	\$1,692,320.72	0.74%	2,719	\$19.05	611
25	25	ZETIA	Other/unavailable	Cardiovascular Agents	\$1,678,574.20	0.74%	5,745	\$6.94	1,504

\*"Product Name" includes all strengths/formulations of a drug

**Prescription Drug Utilization** *(continued)*

In summary, the top 25 drugs represent 6.16% of total scripts and 37.72% of total Rx expenditures.

Summary	Net Pay Rx	Scripts Rx	Days Supply Rx
Top Drugs	\$85,912,674	182,304	7,206,541
All Product Names	\$227,762,823	2,960,925	95,681,468
Top Drugs as Pct of All Drugs	37.72%	6.16%	7.53%

## Utilization

The top 25 clinical conditions based on incurred claims for Jan-Aug 2016.

Prev Rank	Curr Rank	Clinical Condition	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER	Patients Med	Net Pay Per Pat Med
1	1	Prevent/Admin Hlth Encounters	\$42,605,818	\$464,592	\$42,083,897	0.07	1.92	846.99	0.40	118,245	\$360.32
2	2	Osteoarthritis	\$25,963,724	\$17,653,443	\$8,288,254	3.63	2.15	139.26	0.30	12,595	\$2,061.43
3	3	Signs/Symptoms/Oth Cond, NEC	\$24,428,913	\$3,027,404	\$20,932,345	0.89	5.35	403.21	9.89	60,761	\$402.05
4	4	Chemotherapy Encounters	\$19,012,763	\$1,569,579	\$17,443,184	0.45	4.38	2.42	0.01	585	\$32,500.45
5	5	Coronary Artery Disease	\$18,888,423	\$10,931,033	\$7,956,586	1.82	4.10	30.19	1.96	4,317	\$4,375.36
6	6	Spinal/Back Disord, Low Back	\$16,856,871	\$6,121,370	\$10,690,977	0.70	3.01	550.24	3.54	23,958	\$703.60
7	7	Pregnancy without Delivery	\$16,349,547	\$12,160,469	\$4,188,725	0.47	3.99	87.19	4.91	4,500	\$3,633.23
8	8	Gastroint Disord, NEC	\$16,017,013	\$3,603,704	\$12,371,373	1.21	4.13	134.16	15.51	23,368	\$685.43
10	9	Respiratory Disord, NEC	\$15,211,458	\$4,920,642	\$10,267,321	0.47	4.27	75.69	9.05	16,873	\$901.53
9	10	Newborns, w/wo Complication	\$15,109,197	\$14,760,416	\$348,739	10.34	3.26	7.94	0.17	2,197	\$6,877.19
11	11	Arthropathies/Joint Disord NEC	\$14,891,461	\$1,243,395	\$13,552,918	0.27	3.60	500.87	4.57	37,357	\$398.63
12	12	Condition Rel to Tx - Med/Surg	\$14,049,329	\$10,694,182	\$3,334,163	1.54	7.12	6.40	1.85	3,080	\$4,561.47
13	13	Cardiac Arrhythmias	\$10,974,224	\$3,023,598	\$7,929,653	0.83	3.06	36.24	2.43	4,737	\$2,316.70
16	14	Cancer - Breast	\$9,547,351	\$338,104	\$9,187,385	0.14	4.48	24.75	0.03	2,019	\$4,728.75
14	15	Spinal/Back Disord, Ex Low	\$9,350,778	\$1,638,678	\$7,705,190	0.22	5.21	482.63	2.50	18,984	\$492.56
15	16	Infections, NEC	\$9,001,251	\$7,834,501	\$1,118,955	0.14	3.88	70.13	1.65	11,816	\$761.78
18	17	Cerebrovascular Disease	\$8,676,144	\$6,210,323	\$2,403,270	1.35	6.88	8.43	1.36	1,385	\$6,264.36
17	18	Diabetes	\$8,420,771	\$2,073,863	\$6,336,213	0.78	6.67	227.29	1.54	22,442	\$375.22
19	19	Renal Function Failure	\$8,238,037	\$1,355,174	\$6,850,719	0.24	4.12	13.63	0.53	2,110	\$3,904.28
20	20	Cardiovasc Disord, NEC	\$8,149,880	\$1,056,628	\$7,091,183	0.40	4.21	58.50	8.50	11,866	\$686.83
21	21	Cholecystitis/Cholelithiasis	\$7,870,746	\$1,939,608	\$5,930,192	0.84	3.40	4.68	1.53	1,411	\$5,578.13
22	22	Urinary Tract Calculus	\$7,031,957	\$817,025	\$6,214,932	0.51	2.22	16.92	5.65	2,718	\$2,587.18
24	23	Neurological Disorders, NEC	\$6,169,656	\$1,923,100	\$4,171,457	0.41	6.15	67.06	0.97	6,332	\$974.36
23	24	Infections - ENT Ex Otitis Med	\$6,112,776	\$178,772	\$5,932,651	0.16	2.64	517.57	3.57	65,139	\$93.84
-	25	Fracture/Disloc - Upper Extrem	\$5,767,494	\$763,198	\$4,983,702	0.20	2.97	64.86	6.69	5,157	\$1,118.38

NOTE: Medical payments represent only the payments made for the specified condition.

**Utilization** *(continued)*

In Summary, the top clinical conditions represent more than 57.42% of total paid claims for all clinical conditions.

Summary	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER
Top Clinical Conditions	\$344,695,582	\$116,302,801	\$227,313,988	28.07	4.13	4,377.23	89.10
All Clinical Conditions	\$600,296,859	\$193,493,574	\$404,637,474	64.23	4.96	8,393.08	187.59
Top Clinical Conditions as Pct of All Clinical Conditions	57.42%	60.11%	56.18%	43.69%	83.14%	52.15%	47.50%

## **Claims Lag Analysis**

The following claims lag information is based on medical claims (does not include Rx) incurred Jan-Aug 2016.

<b>Plan</b>	<b>Number of Medical Claims</b>	<b>Avg Days Lag Per Claim</b>	<b>% Claims Paid Within 30 Days</b>	<b>% Claims Paid Within 60 Days</b>	<b>% Claims Paid Within 90 Days</b>
LivingWell CDHP	2,223,343	17	90.41%	96.87%	98.59%
LivingWell PPO	2,378,507	17	90.47%	96.96%	98.60%
Standard CDHP	267,871	21	87.09%	94.98%	97.45%
Standard PPO	256,198	19	89.09%	96.38%	98.32%
Missing	9,926	25	82.91%	93.82%	97.24%
All Plans	5,135,845	17	90.18%	96.78%	98.52%

*\*Missing means the claims could not be tagged to a specific plan.*

### **Claims Lag Analysis** *(continued)*

The following claims lag information is based on all claims (**Medical and Rx**) incurred and paid during the most recent rolling year.

	Month Paid					
Service Month	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16
Sep 2015	\$3,738,161.12	\$1,280,600.61	\$814,115.28	\$895,817.39	\$206,045.26	\$18,393.09
Oct 2015	\$8,584,965.97	\$6,007,919.22	\$1,320,413.49	\$588,388.19	\$544,054.63	\$151,818.13
Nov 2015	\$38,459,484.02	\$10,258,961.87	\$3,581,533.17	\$1,575,863.08	\$513,396.60	\$626,854.72
Dec 2015	\$61,981,835.67	\$50,028,481.60	\$12,019,847.80	\$3,706,888.77	\$2,401,546.00	\$804,645.94
Jan 2016	\$859.10	\$38,142,416.02	\$28,982,885.92	\$8,158,857.59	\$3,301,913.13	\$1,555,808.26
Feb 2016	\$0.00	\$7,670.69	\$44,733,273.59	\$32,578,712.42	\$7,261,802.76	\$1,674,591.96
Mar 2016	\$0.00	\$0.00	\$7,674.05	\$48,397,576.60	\$43,692,835.10	\$7,685,531.32
Apr 2016	\$0.00	\$0.00	\$0.00	\$8,174.43	\$53,129,028.57	\$33,407,710.35
May 2016	\$0.00	\$0.00	\$0.00	\$0.00	\$8,485.85	\$52,877,802.01
Jun 2016	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,824.49
Jul 2016	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aug 2016	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Month Paid					
Service Month	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16
Sep 2015	\$107,006.98	\$74,838.78	\$247,572.89	(\$3,078.21)	\$18,812.59	\$32,727.04
Oct 2015	(\$75,415.11)	\$59,371.68	\$339,139.86	\$40,935.01	\$68,639.11	\$268,171.46
Nov 2015	\$805,755.32	\$317,244.48	\$293,454.27	\$91,303.51	\$142,106.09	\$33,625.27
Dec 2015	\$430,871.58	\$277,433.87	\$595,540.54	\$289,527.16	\$242,526.43	\$132,652.25
Jan 2016	\$324,445.00	\$755,958.01	\$599,885.79	\$121,588.51	\$62,314.17	\$115,695.93
Feb 2016	\$1,720,675.08	\$1,942,720.51	\$330,587.13	\$175,384.19	\$174,954.22	\$260,067.13
Mar 2016	\$2,316,324.63	\$1,730,018.08	\$754,110.71	\$661,097.21	\$266,118.60	\$303,664.44
Apr 2016	\$6,670,953.52	\$3,762,699.26	\$1,763,038.72	\$755,990.50	\$928,773.30	\$148,733.31
May 2016	\$33,851,430.03	\$12,171,068.76	\$2,658,225.77	\$3,075,837.86	\$580,295.48	\$454,708.66
Jun 2016	\$53,254,076.08	\$48,803,863.40	\$8,083,610.90	\$5,092,147.20	\$1,442,546.28	\$1,279,659.48
Jul 2016	\$5,932.58	\$61,299,267.27	\$36,603,659.24	\$9,394,237.20	\$2,188,685.56	\$867,119.44
Aug 2016	\$0.00	\$9,323.74	\$59,276,366.76	\$47,254,274.83	\$6,396,295.46	\$1,754,758.88

### Claims Distribution Based on Age/Gender

The following is based on claims incurred Jan-Aug 2016.

	Female			Male		
Age Group	Members Avg	Net Pay Med and Rx	Net Pay Per Member	Members Avg	Net Pay Med and Rx	Net Pay Per Member
Ages < 1	1,124	\$14,243,198.83	\$12,670.76	1,231	\$12,244,422.38	\$9,949.96
Ages 1-4	5,214	\$5,382,786.61	\$1,032.47	5,501	\$7,144,017.13	\$1,298.58
Ages 5-9	7,658	\$5,914,693.84	\$772.36	8,118	\$8,152,128.77	\$1,004.25
Ages 10-14	8,692	\$10,730,102.02	\$1,234.48	8,979	\$11,207,832.55	\$1,248.28
Ages 15-17	5,691	\$10,113,572.54	\$1,777.24	5,951	\$9,102,486.63	\$1,529.62
Ages 18-19	3,654	\$5,740,137.35	\$1,570.92	4,021	\$5,576,507.60	\$1,386.78
Ages 20-24	9,287	\$15,445,421.06	\$1,663.21	8,828	\$8,527,334.62	\$965.96
Ages 25-29	8,416	\$19,203,344.67	\$2,281.66	4,881	\$4,499,622.13	\$921.86
Ages 30-34	9,639	\$24,217,762.59	\$2,512.53	5,371	\$8,268,896.45	\$1,539.55
Ages 35-39	11,119	\$27,921,466.16	\$2,511.19	6,398	\$11,031,134.57	\$1,724.10
Ages 40-44	12,356	\$39,128,767.68	\$3,166.81	7,130	\$15,124,337.45	\$2,121.37
Ages 45-49	14,202	\$48,182,055.58	\$3,392.58	8,551	\$25,206,329.23	\$2,947.73
Ages 50-54	15,361	\$67,150,032.22	\$4,371.52	9,630	\$41,019,599.86	\$4,259.48
Ages 55-59	17,832	\$92,578,920.37	\$5,191.79	10,590	\$52,789,217.51	\$4,984.72
Ages 60-64	19,996	\$111,582,173.34	\$5,580.36	12,309	\$74,610,275.24	\$6,061.49
Ages 65-74	2,533	\$16,848,244.19	\$6,650.45	1,901	\$16,359,595.27	\$8,605.33
Ages 75-84	154	\$1,802,402.90	\$11,742.04	155	\$997,294.04	\$6,430.01
Ages 85+	7	\$8,953.16	\$1,209.89	2	\$4,614.95	\$2,197.60
<b>Total</b>	<b>152,933</b>	<b>\$516,194,035.11</b>	<b>\$3,375.29</b>	<b>109,546</b>	<b>\$311,865,646.38</b>	<b>\$2,846.88</b>

### **Allowed Amount Distribution**

The following table shows the distribution of members for whom the amounts of charges within the specified ranges were allowed. The data appears for the years of 2009—2015 and year to date for 2016.

<b>Allowed Amount</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>
less than 0.00	22	42	63	105	5816	22	3	2
\$0.00 - \$499.99	53,160	57,392	58,044	60,353	60,320	66,180	72,732	86,822
\$500.00 - \$999.99	34,982	34,386	36,012	36,453	36,748	39,137	39,835	39,923
\$1,000.00 - \$1,999.99	43,452	42,988	44,147	44,299	43,463	43,065	41,260	37,064
\$2,000.00 - \$4,999.99	59,566	60,341	60,339	60,139	57,291	51,911	49,191	39,758
\$5,000.00 - \$9,999.99	35,696	36,028	36,375	36,025	34,307	29,515	26,829	19,315
\$10,000.00 - \$14,999.99	14,198	14,874	15,009	15,273	14,743	12,825	11,366	7,615
\$15,000.00 - \$19,999.99	6,849	7,184	7,339	7,651	7,573	6,755	5,612	3,660
\$20,000.00 - \$29,999.99	6,475	6,960	7,131	7,114	7,271	6,374	5,610	3,783
\$30,000.00 - \$49,999.99	4,451	4,935	5,155	5,306	5,387	5,272	4,475	3,071
\$50,000.00 - \$74,999.99	1,773	2,022	2,256	2,391	2,530	2,520	2,215	1,362
\$75,000.00 - \$99,999.99	688	829	839	914	1017	1,037	937	546
\$100,000.00 - \$149,999.99	545	651	707	789	801	846	786	478
\$150,000.00 - \$199,999.99	203	225	274	296	350	344	319	178
\$200,000.00 - \$249,999.99	116	117	118	136	147	179	149	78
over \$249,999.99	166	196	259	268	295	326	229	118
<b>Total</b>	<b>262,342</b>	<b>269,170</b>	<b>274,067</b>	<b>277,512</b>	<b>278,059</b>	<b>266,308</b>	<b>261,548</b>	<b>243,773</b>

## **Summary of Enrollment and Claims**

The following provides a summary of members, incurred medical claims, and incurred Rx claims for the most recent rolling year.

<b>Time Period</b>	<b>Members</b>	<b>Net Pay Med and Rx</b>	<b>Net Pay Med</b>	<b>Net Pay Rx</b>	<b>Claims Paid</b>	<b>Claims Paid Med</b>	<b>Scripts Rx</b>
Sep 2015	258,505	\$109,889,693.03	\$81,303,567.08	\$28,586,125.95	651,892	270,445	374,511
Oct 2015	261,966	\$114,059,208.51	\$83,804,938.23	\$30,254,270.28	698,851	296,035	396,006
Nov 2015	262,142	\$114,160,380.39	\$84,925,611.25	\$29,234,769.14	672,189	282,097	383,162
Dec 2015	262,241	\$132,926,485.63	\$99,032,954.90	\$33,893,530.73	725,136	300,326	418,165
Jan 2016	263,456	\$82,122,627.43	\$59,426,900.27	\$22,695,727.16	611,055	249,756	354,318
Feb 2016	263,032	\$90,860,439.68	\$66,217,848.60	\$24,642,591.08	641,482	271,843	362,589
Mar 2016	263,186	\$105,814,950.74	\$77,058,135.61	\$28,756,815.13	711,224	301,848	402,164
May 2016	262,858	\$105,677,854.42	\$76,456,718.18	\$29,221,136.24	639,496	261,450	371,208
Apr 2016	263,164	\$100,575,101.96	\$72,566,647.95	\$28,008,454.01	645,050	270,224	367,742
Jun 2016	262,376	\$117,958,786.30	\$86,708,825.17	\$31,249,961.13	660,082	284,788	368,313
Jul 2016	261,289	\$110,358,901.29	\$80,140,690.84	\$30,218,210.45	624,718	265,131	352,761
Aug 2016	260,476	\$114,691,019.67	\$81,721,092.08	\$32,969,927.59	673,398	284,342	381,830

*NOTE: Includes run out data from all Carriers*

The following illustrates the change in incurred claims (includes medical and Rx) by rolling year.

<b>Time Period</b>	<b>Members</b>	<b>Total Medical and Rx Claims</b>	<b>Total Medical Claims</b>	<b>Total Rx Claims</b>
Sep 2015 - Aug 2016	262,058	\$1,304,817,683	\$955,085,878	\$349,731,805
Sep 2014 - Aug 2015	262,184	\$1,288,879,193	\$968,552,272	\$320,326,921
% Change (Roll Yrs)	-0.05%	1.24%	-1.39%	9.18%